

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JASON D. TRACE
KERI L. TRACE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:14-10025 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/10/2014 and confirmed on 3/25/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		10,544.80
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		10,544.80

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	396.44	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,896.44

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK	2,312.60	2,312.60	0.00	2,312.60
	Acct: XXXXXXXXXXXXX2-14				
	JPMORGAN CHASE BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX1-14				
	SPRINGLEAF FUNDING TRUST 2013-B	0.00	0.00	0.00	0.00
	Acct: 5823				
	M & T BANK	2,335.72	2,335.72	0.00	2,335.72
	Acct: 4974				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 4973				
					4,648.32

Priority					
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	JASON D. TRACE	0.00	0.00	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	1,210.18	63.45	0.00	63.45
	Acct: 3975				
	PRA/PORTFOLIO RECOVERY ASSOC	5,343.84	280.18	0.00	280.18
	Acct: 7074				
	PRA/PORTFOLIO RECOVERY ASSOC	2,003.76	105.06	0.00	105.06
	Acct: 7827				
	QUANTUM3 GROUP LLC AGNT - COMENI	706.12	37.02	0.00	37.02
	Acct: 0641				
	SYNCHRONY BANK	185.85	9.74	0.00	9.74
	Acct: 2665				
	QUANTUM3 GROUP LLC AGNT - MOMA F	756.30	39.65	0.00	39.65
	Acct: 7044				
	QUANTUM3 GROUP LLC AGNT - MOMA F	405.30	21.25	0.00	21.25

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7006				
	QUANTUM3 GROUP LLC AGNT - MOMA F	406.28	21.30	0.00	21.30
	Acct: 4352				
	CAPITAL ONE NA**	288.18	15.11	0.00	15.11
	Acct: 3534				
	M & T BANK	8,401.46	440.49	0.00	440.49
	Acct: 4973				
	ALTAIR OH XIII LLC	974.12	51.07	0.00	51.07
	Acct: 9679				
	MEADVILLE AREA FCU**	3,230.21	169.36	0.00	169.36
	Acct: 9288				
	LVNV FUNDING LLC, ASSIGNEE	2,930.77	153.66	0.00	153.66
	Acct: 5703				
	AMERICAN INFOSOURCE LP AGENT FOF	1,276.95	66.95	0.00	66.95
	Acct: 0001				
	QUANTUM3 GROUP LLC AGNT - COMENI	388.84	20.39	0.00	20.39
	Acct: 6600				
	WEBBANK-FINGERHUT	872.11	45.72	0.00	45.72
	Acct: 8225				
	SPRINGLEAF FUNDING TRUST 2013-B	0.00	0.00	0.00	0.00
	Acct: 5823				
	M & T BANK	8,766.74	459.64	0.00	459.64
	Acct: 4974				
					<hr/> 2,000.04

TOTAL PAID TO CREDITORS

6,648.36

TOTAL

CLAIMED 0.00

PRIORITY 4,648.32

SECURED 38,147.01

Date: 04/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JASON D. TRACE

KERI L. TRACE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-10025 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Jason D. Trace
Keri L. Trace
DebtorsCase No. 14-10025-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900Page 1 of 2
Total Noticed: 32

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2017.

db/jdb
13777382 +Jason D. Trace, Keri L. Trace, 2278 Milltowne Way, Lake Mary, FL 32746-4984
13856065 +Capital One Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
13777383 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13777384 +Chase, Po Box 24696, Columbus, OH 43224-0696
13777384 +Comenity Bank / Peebles, Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
13874343 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
14055245 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13793630 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
13777390 M&T Credit Services LLC, 1100 Worley Drive, Consumer Asset Management, 2nd Floor,
Williamsville, NY 14221
13777391 +Mantis / Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
13777393 +Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
13777395 Verizon, 500 Technology Drive #550, Saint Charles, MO 63304-2225
13777396 +Victoria's Secret, Attention: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr E-mail/Text: camanagement@mtb.com Apr 25 2017 02:03:45 M&T Bank, 1100 Wehrle Drive,

Williamsville, NY 14221
13829140 +E-mail/Text: bncmail@w-legal.com Apr 25 2017 02:04:49 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13777380 +E-mail/Text: ally@ebn.phinsolutions.com Apr 25 2017 02:03:16 Ally Financial,
Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
13827302 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 25 2017 02:10:51
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
13777385 +E-mail/Text: kthomas@eriefcu.org Apr 25 2017 02:03:50 Erie Federal Credit Union,
1109 East 38th Street, Erie, PA 16504-1845
13777386 +E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:19 GE Capital Retail Bank / Amazon,
Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
13777387 +E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 01:59:17 GE Capital Retail Bank / Lowes,
Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
13777388 +E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 01:59:16 GE Capital Retail Bank / Old Navy,
Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
13777389 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 25 2017 02:03:30 Kohls / Capone,
Po Box 3115, Milwaukee, WI 53201-3115
13871808 E-mail/PDF: resurgentbknofications@resurgent.com Apr 25 2017 01:59:52
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13777392 +E-mail/Text: ahefner@onefcu.com Apr 25 2017 02:06:12 Meadville Area Federal Credit Union,
300 Arch Street, Meadville, PA 16335-3217
13865607 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 25 2017 02:01:02
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13811371 E-mail/Text: bnc-quantum@quantum3group.com Apr 25 2017 02:03:53
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13808392 E-mail/Text: bnc-quantum@quantum3group.com Apr 25 2017 02:03:53
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13873624 E-mail/PDF: cbp@onemainfinancial.com Apr 25 2017 01:59:14 SPRINGLEAF FINANCIAL SERVICES,
PO BOX 971, EVANSVILLE, IN 47706
13777394 E-mail/PDF: cbp@onemainfinancial.com Apr 25 2017 02:00:17 Springleaf Financial Services,
18947 Park Avenue, Meadville, PA 16335
13874164 E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:19 Synchrony Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13777397 +E-mail/Text: bnc-bluestem@quantum3group.com Apr 25 2017 02:05:36 Webbank / Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820
13777398 +E-mail/Text: collections@widgetfinancial.com Apr 25 2017 02:04:32 Widget Financial,
2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
13777381 ##+Capital One, Po Box 5253, Carol Stream, IL 60197-5253

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 32

Date Rcvd: Apr 24, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Christopher J. Davis on behalf of Creditor M&T Bank cjd@sgkpc.com, pms@sgkpc.com
Daniel P. Foster on behalf of Debtor Jason D. Trace dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Joint Debtor Keri L. Trace dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Douglas Smillie on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8